IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Tommy Constantine

Serial No.: 10/809,015

Atty. Docket No.: 4089-A3C

Filed: 25 March 2004

For: CREDIT CARD REFERRAL METHODS Examiner:

NGUYEN, KIMBERLY D.

Art Unit 2876

RESPONSE TO 4 DECEMBER 2007 OFFICE ACTION

Mail Stop Box NON-FEE AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This is a response to the Office Action mailed $\underline{\underline{4}}$ $\underline{\underline{DECEMBER~2007}}$. A shortened statutory period for response was set for 3 months, up to and including $\underline{\underline{4~MARCH~2006}}$.

Claims 21-28 are pending in this application.

Claims 21-18 are rejected.

Reconsideration is respectfully requested in view of the following remarks.